for a same product or service via the iterative function with the same strategy and evaluates accounts for different products or services via the iterative function with different strategies, the loaded customer and account data being sufficient to evaluate the customer and each of the accounts by said evaluating without loading additional customer or account data; and

taking an action in accordance with a result of said evaluating.

2. (ONCE AMENDED) A process as in claim 1, further comprising:

providing the customer data and the account data to the process for evaluation on separate extracts.

3. (ONCE AMENDED) A process as in claim 1, further comprising:

providing the customer data and the account data to the process for evaluation on a plurality of extracts.

4. (NOT AMENDED) A process as in claim 3, wherein different extracts are associable with different data sources.

5. (ONCE AMENDED) A process as in claim 1, wherein at least one of the group consisting of the customer data and the account data are accessed for evaluation via the iterative function via virtual attributes.

6. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

7. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

8. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

9.   (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative function having both virtual attributes and non-virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

10.   (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprising:

evaluating the customer and each of the accounts for the same product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of said accounts for the same product or service of the customer, wherein the first iterative function calls the second iterative function.

11.   (NOT AMENDED) A process as in claim 10, wherein the first iterative function is an iterative decision tree and the second iterative function is an iterative matrix.

22.   (NOT AMENDED) A process as in claim 8, further comprising:
storing results of iterations through the iterative function in a derived virtual attribute.

23.   (THREE TIMES AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, said more than one account including accounts for different products or services, the process comprising:

providing an iterative function to evaluate the customer and each of the accounts, the iterative function having virtual attributes for accessing at least one of the group consisting of customer data and account data;

iterating through the iterative function in accordance with the number of the accounts to thereby evaluate the customer and each of the accounts, wherein the iterative function evaluates each account for the same product or service with the same strategy, and

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evaluates accounts for different products or services with different strategies; and

taking an action in accordance with a result of the evaluation of the customer.

24.   (NOT AMENDED) A process as in claim 23, wherein the iterative function is one of the group consisting of an iterative decision tree, an iterative matrix, an iterative score model, an iterative list processor and an iterative user exit.

25.   (NOT AMENDED) A process as in claim 23, wherein the iterative function calls another iterative function.

26.   (THREE TIMES AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

a computer-implemented evaluation device which loads all customer and account data required for evaluating the customer and each of the accounts, and evaluates the customer and each of the accounts via an iterative function which uses the loaded customer and account data, wherein the evaluation device evaluates each account for a same product or service via the iterative function with the same strategy and evaluates accounts for different products or services via the iterative function with different strategies, the loaded customer and account data being sufficient to evaluate the customer and each of the accounts by the evaluation device without loading additional customer or account data; and

an action taking system which takes an action in accordance with a result of the evaluation by the evaluation device.

27.   (THREE TIMES AMENDED) An apparatus as in claim 26, wherein the iterative function has virtual attributes and iterates through in accordance with the number of said accounts .

28.   (THREE TIMES AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

computer-implemented evaluating means for loading all customer and account data required to evaluate the customer and each of the accounts, and for evaluating the customer and each of the accounts via an iterative function which uses the loaded customer and account data, wherein said means evaluates each account for a same product or service via the iterative function with the same strategy and evaluates accounts for different products or services via the iterative function with different strategies, the loaded customer and account

data being sufficient to evaluate the customer and each of the accounts by said means without loading additional customer or account data; and

means for taking action in accordance with a result of the evaluation by the evaluating means.

29. (TWICE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account for a first product or service, and more than one account for a second product or service different from said first product or service, comprising:

loading all customer and account data required for evaluating the customer and each of the accounts;

via an iterative function which uses the loaded customer and account data,

evaluating the customer and each of the accounts for the first product or service with a first strategy, and

evaluating the customer and each of the accounts for the second product or service with a second strategy different from the first strategy, the loaded customer and account data being sufficient to evaluate the customer and each of the accounts via the iterative function without loading additional customer or account data; and

taking an action in accordance with said evaluating the customer and each of the accounts for the first product or service and said evaluating the customer and each of the accounts for the second product or service.

30. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts for the first product or service comprises:

evaluating the customer and each of the accounts for the first product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts for the first product or service of the customer.

31. (ONCE AMENDED) A process as in claim 30, wherein said evaluating the customer and each of the accounts for the second product or service comprises:

evaluating the customer and each of the accounts for the second product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

32. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the

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customer and each of the accounts for the first product or service comprises:

evaluating the customer and each of the accounts for the first product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts for the first product or service of the customer.

33. (ONCE AMENDED) A process as in claim 32, wherein said evaluating the customer and each of the accounts for the second product or service comprises:

evaluating the customer and each of the accounts for the second product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

34. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts for the first product or service comprises:

evaluating the customer and each of the accounts for the first product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts for the first product or service of the customer.

35. (ONCE AMENDED) A process as in claim 34, wherein said evaluating the customer and each of the accounts for the second product or service comprises:

evaluating the customer and each of the accounts for the second product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

36. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts for the first product or service comprises:

evaluating the customer and each of the accounts for the first product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts for the first product or service of the customer, wherein the first iterative function calls the second iterative function.

37. (ONCE AMENDED) A process as in claim 36, wherein said evaluating the customer and each of the accounts for the second product or service comprises:

evaluating the customer and each of the accounts for the second product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts for the second product or service of the

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